

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:

CATRINA D EPPS

Case No. 09-27951

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2009.
- 2) The plan was confirmed on 09/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/31/2012, 08/05/2013, 01/16/2014.
- 5) The case was converted on 02/27/2014.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,020.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$40,311.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$40,311.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,842.54
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$4,342.54

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
21ST CENTURY INSURANCE	Unsecured	644.75	NA	NA	0.00	0.00
ANJALIE KHER	Unsecured	20.00	NA	NA	0.00	0.00
BENEDICTINE UNIVERSITY	Unsecured	1,477.50	1,477.50	1,477.50	0.00	0.00
BLACK EXPRESSIONS	Unsecured	82.43	NA	NA	0.00	0.00
CAMBRIDGE CREST	Secured	705.10	705.10	705.10	705.10	0.00
CHARTER ONE BANK	Unsecured	596.52	NA	NA	0.00	0.00
COMCAST	Unsecured	433.45	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	383.47	NA	NA	0.00	0.00
CORPORATE AMERICA FAMILY CU	Unsecured	1,315.67	1,829.88	1,829.88	0.00	0.00
CORPORATE AMERICA FAMILY CU	Unsecured	2,347.08	2,951.40	2,951.40	1,750.44	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,394.38	1,510.79	1,510.79	0.00	0.00
EDWARD HOSPITAL	Unsecured	64.00	NA	NA	0.00	0.00
EMPIRE FIRE & MARINE INSURANCE	Unsecured	328.00	NA	NA	0.00	0.00
GOTTLIEB MEMORIAL HOSPITAL	Unsecured	261.25	NA	NA	0.00	0.00
HARVARD COLLECTION SERVICE	Unsecured	160.00	NA	NA	0.00	0.00
HIGHLIGHTS FOR CHILDREN	Unsecured	20.70	NA	NA	0.00	0.00
HSBC	Unsecured	1,086.27	NA	NA	0.00	0.00
HSBC MORTGAGE SERVICES	Secured	0.00	0.00	0.00	0.00	0.00
HSBC MORTGAGE SERVICES	Secured	5,768.87	5,768.87	5,768.87	5,768.87	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	15,421.20	11,382.64	11,382.64	0.00	0.00
NICOR GAS	Unsecured	839.62	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	1,356.80	1,356.80	1,356.80	1,356.80	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,346.03	2,372.27	2,372.27	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,009.30	1,086.27	1,086.27	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	126.48	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RAINBOW PEDIATRICS	Unsecured	561.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	5,038.95	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	425.30	418.89	418.89	0.00	0.00
STILLWATER DENTAL	Unsecured	137.50	NA	NA	0.00	0.00
THORNTON AMERICAS HOLDINGS	Unsecured	NA	3,270.95	3,270.95	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	21,705.16	21,705.16	21,705.16	19,202.41	2,777.09
UNITED STUDENT AID FUNDS	Unsecured	2,634.93	2,486.15	2,486.15	0.00	0.00
VANDA LLC	Unsecured	1,486.78	1,523.32	1,523.32	0.00	0.00
WILL COUNTY TREASURER	Priority	NA	63.01	63.01	63.01	0.00
WILL COUNTY TREASURER	Secured	4,200.42	4,200.42	4,200.42	4,200.42	144.32

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,125.67	\$7,125.67	\$0.00
Debt Secured by Vehicle	\$21,705.16	\$19,202.41	\$2,777.09
All Other Secured	\$4,905.52	\$4,905.52	\$144.32
TOTAL SECURED:	\$33,736.35	\$31,233.60	\$2,921.41
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$63.01	\$63.01	\$0.00
TOTAL PRIORITY:	\$63.01	\$63.01	\$0.00
GENERAL UNSECURED PAYMENTS:	\$30,310.06	\$1,750.44	\$0.00

Disbursements:

Expenses of Administration	\$4,342.54
Disbursements to Creditors	<u>\$35,968.46</u>

TOTAL DISBURSEMENTS :	<u>\$40,311.00</u>
------------------------------	---------------------------

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/21/2014

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.